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IN THE CLAIMS

Amend Claim 1, 3 through 5, and 7 as follows:

1.(amended)   A method for transaction processing, comprising the steps of:
    receiving transaction information for a transaction;
    storing the transaction information in a central repository;
    indicating a default condition for the transaction;
    initiating a recovery process for the transaction[;].
    said process involving services to be provided by multiple service
providers; and
        providing automated coordination of the recovery process [using]by
coordinating communications with said multiple service providers in response to
the transaction information stored in the central repository, the transaction
information being [regularly] updated by said service providers to indicate a current
[state]status of the transaction.

3.(amended)   The method according to claim 29[1], wherein the transaction includes
one of a financing or insuring of a property unit and the default condition includes
one of a default on a loan balance for the property unit, a theft of the property unit
and a casualty loss of the property unit.

4.(amended)   The method according to claim 29[1], further comprising the step of
generating a security [document] interest [for]document relating to the property unit
associated with the transaction, the security interest document being generated as a
function of the transaction information stored in the central repository.

5.(amended)   The method according to claim 4, further comprising the step of
automatically processing the security interest document.

7.(amended)   The method according to claim 1, wherein the recovery process
includes a recovery of a property unit on behalf of one of a lending party or an
insurer, the transaction relating to the property unit.

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Delete Claim 9 and amend Claim 10 as follows:

10.(amended) The method according to claim [9]34, wherein [the lending party]one of a lender and insurer indicates the default condition and initiates the recovery process[, the at least one agent being provided access to a predetermined set of transaction documents from the central repository].

Delete Claim 11 and amend Claim 12 to depend on claim 29.

Amend Claims 13 through 20 and 22 as follows:

13.(amended) A transaction processing system, comprising;
        a general purpose computer[, the general purpose computer] including a memory, a central processing unit and an input/output device;
        a data repository coupled to the general purpose computer; and
        wherein the memory of the general purpose computer includes computer executable means to:
            receive transaction information for a transaction[,];
            store the transaction information in the data repository[,];
            indicate a default condition for the transaction[,];
            initiate a recovery process for the transaction, said process involving services to be provided by multiple service providers;
            receive reporting information regarding the recovery process from said service providers electronically over a communication network; and,
            provide automated coordination of the recovery process [using] by coordinating communications with said multiple service providers in response to the transaction information stored in the data repository, the transaction information being [regularly] automatically updated with said reporting information to indicate a current [state]status of the transaction.

14.(amended) The system according to claim 13, wherein the communication network includes an Internet connection [computer executable means is responsive

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to an input from a user computer connected to the general purpose computer via a communication network].

15.(amended)   The system according to claim [14]13, wherein the communication network includes [one of] a proprietary connection[and an Internet connection].

16.(amended)   The system according to claim 13, wherein the transaction is associated with a property unit, the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit and wherein the computer executable means includes:

    an application/customer profile information input module, wherein the transaction information can be received by the application/customer profile information input module and stored in the data repository; and

    a recovery module, wherein information relating to [a recovery of a] the property unit [of the transaction] is retrieved from the data repository and written to the data repository.

17.(amended)   The system of claim [16]43, wherein the recovery module is [coupled to a recovery agent]operable to communicate via a data communication network pre-determined portions of the transaction information to computer systems [system via a data communication network and wherein the recovery module provides a predetermined portion of the transaction information from the data repository to the recovery agent computer system via the data communication network.]operated by said service providers.

18.(amended)   The system of claim 17, wherein the computer executable means further includes a search module, wherein the search module [providing access to]provides communication links to conduct a search of at least one database via the data communication network and stores the results of a search in the data repository as part of the transaction information.

19.(amended)   The system of claim 18, wherein the computer executable means further includes a registration module[,wherein the registration module receives

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one of registration, filing, and reporting information for the transaction for storage in the data repository.]which communicates information regarding the transaction to a public authority.

20.(amended)   The system of claim [19]45 wherein the transaction information includes electronic copies of documents related to the transaction and the computer executable means further includes a [documents]document module which[, wherein the documents module] retrieves said copies from the data repository and which generates database-driven documents relevant to the transaction [one of an image data document and a database base driven document] from the data repository.

22.(amended)   The system of claim 13[,] wherein each of said service providers is assigned a pre-determined database access status and the computer executable means further includes an access control module[, the access control module controlling access by a user to the data repository, the user access being controlled as a function of an identity of the user and a type of property unit involved in the transaction.]which controls access by said service providers to the data repository as a function of said access status.

Insert new Claims 24 through 64 as follows:

--24.   A method for processing transactions, each of which is associated with a property unit, comprising the steps of:
        receiving transaction information for a transaction;
        storing the transaction information in a central repository;
        generating a security interest document for the transaction, the security interest document the security interest document relating to the property unit and being generated as a function of the transaction information stored in the central repository
        indicating a default condition for the transaction;
        initiating a recovery process for the transaction;
        and,

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providing automated coordination of the recovery process using the transaction information stored in the central repository, the transaction information being regularly up-dated to indicate a current status of the transaction.--

--25.   The method as claimed in claim 24 further comprising the step of automatically processing the security interest document.--

--26.   The method according to claim 25 wherein the step of automatically processing includes filing the security interest document.--

--27.   A transaction processing system comprising:
a general purpose computer, the general purpose computer including a memory, a central processing unit and an input/output device;
        a data repository coupled to the general purpose computer; and,
        wherein the memory of the general purpose computer includes computer executable means to:
        receive transaction information for a transaction;
        store the transaction information in the data repository;
        indicate a default condition for the transaction;
        initiate a recovery process for the transaction;
        provide automated coordination of the recovery process using the transaction information stored in the data repository, the transaction information being regularly up-dated to indicate a current status of the transaction; and,
        wherein the computer executable means further includes a business intelligence module, the business intelligence module providing predetermined business reports generated as a function of the transaction information stored in the data repository.--

--28.   The system according to claim 27 wherein the transaction is associated with a property unit, the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit.--

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—29.   The method according to claim 1 wherein the transaction is associated
with a property unit, the transaction information includes relevant information
regarding the property unit and the recovery process includes one or more actions
specific to the property unit.—

—30.   The method according to claim 29 wherein the one or more actions
specific to the property unit include at least one of locating, recovering possession of,
managing, appraising and selling the property unit.--

—31.   The method according to claim 30 wherein said recovery process
includes services to be provided by one service provider and at least one of said
actions is performed by another service provider.--

--32.   The method according to claim 31 wherein the property unit includes
one of a personal property and a real property.--

--33.   The method according to claim 1 wherein said transaction information
includes pre-determined transaction documents and communications with at least
one of said multiple service providers includes transmission of a pre-determined set
of said transaction documents.--

--34.   The method according to claim 29 wherein said transaction
information includes pre-determined transaction documents and communications
with at least one of said multiple service providers includes transmission of a pre-
determined set of said transaction documents.--

—35.   The method according to claim 34 wherein each of said service
providers is assigned a pre-determined database access status and access by each said
service provider to the data repository is controlled according to said access status.—

—36.   The method as claimed in claim 35 wherein communications between
the central repository and said service providers are real-time.--

--37.   The method as claimed in claim 35 wherein communications between the central repository and said service providers are via a publicly accessible worldwide computer network.--

--38.   The method as claimed in claim 35 wherein communications between the central repository and said service providers are performed sequentially whereby relevant information from one service provider is communicated through the central repository to another service provider.--

--39.   The method as claimed in claim 35 wherein the step of providing automated coordination includes communicating instructions to said service providers which incorporate deadlines for the completion of the services to be provided, automatically monitoring the status of the services, and providing queue management whereby further action in the recovery process is taken in response to the status of the services.--

--40.   The method as claimed in claim 39 wherein providing queue management includes displaying a services status indicator.--

--41.   The method according to claim 28 further comprising the step of conducting a search of at least one database via a data communication network and storing the results of the search in the data repository as part of the transaction information.--

--42.   The system according to claim 13, wherein the communication network includes an Internet connection.--

--43.   The system of claim 16 wherein the property unit includes one of a personal property and a real property and wherein the one or more actions specific to the property unit include at least one of locating, recovering possession of, managing, appraising and selling the property unit.--

--44.   The system of claim 19 wherein the public authority is one of a credit bureau and an official recording office.--

—45.   The system of claim 19 wherein the registration module is operable to receive public information associated by the public authority with the transaction and stores said public information in the data repository as part of the transaction information.--

—46.   The system of claim 45 wherein the computer executable means further includes a document module which generates database-driven documents relevant to the transaction from the data repository.--

—47.   The system of claim 21 wherein the computer executable means further includes an appraisals module for processing appraisal information relating to the property unit and recording relevant appraisal information as part of the transaction information.--

—48.   The system of claim 47 wherein the computer executable means further includes an inventory sales module for processing the sale of the property unit.--

—49.   The system of claim 48 wherein the transaction information includes customer information about a customer associated with the transaction and the computer executable means further includes a recovery search module providing limited public access to the data repository to search and access information stored therein relating to property units or customers.--

—50.   The system of claim 49 wherein the customer information for a particular includes information regarding outstanding writs of seizure against such customer.--

—51.   The system of claim 49 wherein the computer executable means further includes an adjudication/extract module for extracting information from the data repository relevant to a financial institution that is considering entering into a transaction.--

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--52.   The system of claim 51 wherein the computer executable means further includes an adjudication module for receiving and assessing information relevant to a financial institution that is considering entering into a transaction.--

--53.   The system of claim 17 wherein each of said service providers is assigned a pre-determined database access status and the computer executable means further includes an access control module which controls access by said service providers to the data repository as a function of said access status.--

--54.   The system of claim 23 wherein the business intelligence module provides reports relating to branches, dealers, brokers and other entities involved in various transactions.--

--55.   In a method for transaction processing in respect of which transaction information for a transaction has been received, the transaction information has been stored in a central repository, a default condition for the transaction has been indicated, a recovery process for the transaction has been initiated, said recovery process involving services to be provided by multiple service providers who update the transaction information to indicate a current status of the transaction, the step of providing automated coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the central repository.--

--56.   The method according to claim 55 wherein the transaction is associated with a property unit, the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit.--

--57.   In a method for transaction processing in respect of which transaction information for a transaction has been received, the transaction information has been stored in a central repository, a default condition for the transaction has been indicated, a recovery process for the transaction has been initiated, said recovery process involving services to be provided by multiple service providers who update the transaction information to indicate a current status of the transaction, the

step of providing a system to automate coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the central repository.--

--58.   The method according to claim 57 wherein the transaction is associated with a property unit, the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit.--

--59.   A transaction processing system comprising:
a general purpose computer including a memory, a central processing unit and an input/output device and adapted to communicate via a communication channel;
a data repository coupled to the general purpose computer,
        wherein the memory of the general purpose computer includes computer executable means to:
        receive transaction information for a host of financial transactions each of which entails obligations which, if not met, put the transaction in default;
        store the transaction information in the data repository;
        communicate, upon occurrence of a default for a specific transaction, via the communication channel from the data repository to at least one service provider all information contained in the data repository that is related to the transaction and is relevant to the default and the services to be provided by the at least one service provider.--

--60.   A transaction processing system comprising:
a general purpose computer including a memory, a central processing unit and an input/output device and adapted to communicate via a communication channel;
        a data repository coupled to the general purpose computer, wherein the memory of the general purpose computer includes computer executable means to:
        receive transaction information for a host of financial transactions each of which is associated with a property unit and entails obligations which, if not met, put the transaction in default, said information including information regarding the property unit;
        store the transaction information in the data repository;

communicate, upon occurrence of a default for a specific transaction, via the communication channel from the data repository to at least one service provider all information contained in the data repository that is related to the transaction and is relevant to the default and the services to be provided by the at least one service provider.--

-61.   A method for processing a host of financial transactions, each of which entails obligations which are in default, comprising the steps of:

receiving transaction information for a transaction;

storing the transaction information in a central repository;

initiating a recovery process for the transaction, said process involving services to be provided by multiple service providers;

and,

providing automated coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the central repository, the transaction information being up-dated by said service providers to indicate a current status of the transaction. --

-62.   The method according to claim 61 wherein the transaction is associated with a property unit, the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit.--

-63.   The method according to claim 62 wherein the one or more actions specific to the property unit include at least one of locating, recovering possession of, managing, appraising and selling the property unit.—

--64.   A transaction processing system comprising:

a general purpose computer including a memory, a central processing unit and an input/output device;

a data repository coupled to the general purpose computer,

wherein the memory of the general purpose computer includes computer executable means to: